Sir:

Transmitted herewith for filing is the Patent Application of

Inventor:

John Philip Pettitt

For:

A METHOD AND SYSTEM FOR DETECTING FRAUD IN A CREDIT CARD TRANSACTION OVER THE INTERNET

Enclosed with the Patent Application are:

- X Four (4) sheets of informal drawings
- X Declaration of Inventor(s)
- X Power of Attorney by Assignee
- X Declaration Claiming Small Entity Status
- X Assignment and Recordation Form
- Information Disclosure Statement (PTO Form 1449)
- A certified copy of a _____ application.
- X Self Addressed, Stamped Postcard

The filing fec has been calculated as shown below:

	(Col. 1)	(Col. 2))	SMALL E	NTITY
FOR:	NO. FILED	ILED NO. EXTRA		RATE	FEE
BASIC FEE	3				\$ 385.00
TOTAL CL	AIMS 16 - 20	=	0	x 11 =	\$ 0.00
INDEP. CL	AIMS 6 - 3	=	3	x 40 =	\$ 120.00
MULTII	PLE DEPENDEN	+125 =	\$ 0		
*If the differe enter "0" in C	ence in Col. 1 is les Col. 2	TOTAL	\$ 505.00		

X The Commissioner is hereby authorized to charge to amount of \$ 505.00 to Dcposit Account No. 02-2120 for payment of filing fees.

Respectfully submitted,

SAWYER & ASSOCIATES 620 Hansen Way, Suite A Palo Alto, CA 94304 (415) 493-4540

Joseph A Sawyer, Jr. Attorney for Applicants

Reg. No. 30,801

EXPRESS MAIL CERTIFICATE

I hereby certify that the above paper/fee is being deposited with the United States Postal Service "Express Mail Post Office to Addressee" service under 37 CFR 1.10 on July 28, 1997, and is addressed to the Commissioner of Patents and Trademarks, Washington, DC 20231. "Express Mail" no.: EM548533254US.

Joseph A. Sawyer, Jr.

TS AND TRADEMARKS THE COMMISSIONER OF Washington, DC 20231



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